

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	George R. Hood et al.	Examiner:	Andrew J. Rudy
Serial No.:	09/608,355	Group Art Unit:	3627
Filed:	June 29, 2000	Docket:	9006
Title:	ADVANCED AND BREAKTHROUGH NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM		

DECLARATION OF GEORGE R. HOOD UNDER 37 C.F.R. § 1.132

I, GEORGE R. HOOD, declare as follows:

1. I am a named inventor on the patent application identified above, and am authorized by the Assignee to make this declaration.
2. Paul H. Phibbs, Jr. and myself are the sole inventors of the claims in the above-identified patent application.
3. The subject matter disclosed in the publication entitled Curley, "Royal Bank Unearths Profitability Solution," which was cited by the Patent Office during the examination of the above-identified patent application, comprises a description of our invention. The publication includes statements concerning the invention that were made by representatives of NCR Corporation, the assignee of the above-identified patent application.
4. I further declare that all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Date: 7/18/03

George R. Hood
George R. Hood

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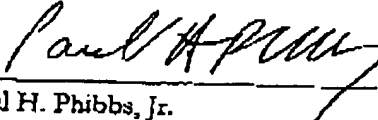
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DECLARATION OF PAUL H. PHIBBS, JR. UNDER 37 C.F.R. § 1.132

I, PAUL H. PHIBBS, JR., declare as follows:

1. I am a named inventor on the patent application identified above, and am authorized by the Assignee to make this declaration.
2. George R. Hood and myself are the sole inventors of the claims in the above-identified patent application.
3. The subject matter disclosed in the publication entitled Curley, "Royal Bank Uncovers Profitability Solution," which was cited by the Patent Office during the examination of the above-identified patent application, comprises a description of our invention. The publication includes statements concerning the invention that were made by representatives of NCR Corporation, the assignee of the above-identified patent application.
4. I further declare that all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Date: 7/18/03


Paul H. Phibbs, Jr.